

## One born every minute

Postal Service (PS) reports that gullible consumers were taken for \$514 million in mail fraud schemes during the last fiscal year. This represents a \$110 million increase from the previous year.

Schemes involved are investments in land or stock & the purchase of so-called "vanity" items.

Investment schemes include such things as vacation or investment property in remote areas that prove to be undeveloped or uninhabitable, phoney securities or stocks, & selling fraudulent mortgages. The "vanity" items include such things as hair restorers, breast enlargers, blemish removers & the like.

One PS official suggested that "genetically, it will take a long time to breed gullibility out of the human race."

In the meantime, PS urges consumers to "investigate before you invest."

To help you to be a wiser mail order customer, two booklets are available free of charge—*Shopping by Mail* 627E and *Mail Fraud Laws* 626E—by writing to:

Consumer Information Center  
Pueblo, CO 81009

## S-p-r-e-a-d-i-n-g the word

Franklin Research Institute Laboratories runs a solar heating & cooling center that is funded jointly by **Energy Research & Development Administration (ERDA) & Housing & Urban Development Dept. (HUD)**. Center has toll-free numbers to answer non-technical consumer questions about heating & cooling for homes & commercial buildings. Numbers are 800-523-2929; Pennsylvania number is 800-462-4983.

Older Americans who need help in filling out their income tax forms can get it through Tax-Aide, a tax counseling program of the National Retired Teachers Association & the American Association of Retired Persons. While the volunteer counselors do not directly prepare tax forms or accept responsibility for forwarding them to the **Internal Revenue Service (IRS)**, they will explain what forms are required, what information should be included on the forms & where the information should be placed on the forms. To find out where you can go for this counseling service, write to:

Tax-Aide Program  
Dept. DE  
1900 K St., NW  
Washington, DC 20049

# consumer news

DEPARTMENT OF HEALTH, EDUCATION & WELFARE  
Office of Consumer Affairs

Vol. 7, No. 5, March 1, 1977

## National Flood Insurance

Major flood threats in Ohio, Indiana, Illinois, Kentucky, West Virginia, Pennsylvania & New York have caused a run on the purchase of National Flood Insurance. Whether or not the spring rains come, it is without doubt that deep snow—in some areas as much as 3.9 meters (13 feet)—will cause flooding when it melts & the rivers thaw. Hundreds of millions of dollars worth of property could be lost.

National Flood Insurance was established to make specified amounts of flood insurance, previously unavailable from private sources, available under Federal auspices. **Federal Insurance Administrator, Housing & Urban Development Dept. (HUD)** heads the program, a cooperative effort between the Federal Government & the private insurance industry. *In order to get National Flood Insurance an individual must live in an "eligible" community.*

A community becomes eligible through development of acceptable land use & flood-control measures. The Governor of each state has appointed a state coordinating agency to assist communities in qualifying for the program. HUD officials are now urging communities not yet declared eligible to hasten their applications which HUD is mobilized to process within 2 or 3 days.

Disaster relief to rebuild or repair property is a loan to be paid back. Insurance is protection against financial loss. National Flood Insurance policies may be purchased from any property & casualty insurance agent or broker licensed to do business within a state. All structures used for residential, business, religious, or agricultural purposes qualify. Flood loss claims are processed the same as loss claims for other types of property insurance.

National Flood Insurance policies cover losses resulting from a flood, defined as a "general and temporary condition or partial or complete inundation of normally dry land areas." For residences it costs about 25 cents per \$100 of value of the property, with a minimum premium of \$25. Amount of the deductible is either \$200 or 2% of the amount of the loss, whichever is greater.

Because of the present emergency, HUD has set up a toll-free telephone line to help people with any problems connected with the purchase of National Flood Insurance. The number is 800-424-8872. For a free copy of *National Flood Insurance*, write Consumer Information Center, Pueblo, CO 81009.

## Agriculture Secretary speaks about consumers

"It is important to the economic well-being of all Americans that we have a strong, prosperous agricultural community & a well fed & well understood consumer community," Secretary Bergland told members of the Consumer Federation of America at their meeting in Washington, DC recently.

"That means we will be broadening the base in the Department of Agriculture to involve consumers in the decision-making process & broadening our horizons beyond our own shores because of the importance of world-wide economic & weather conditions on American economic & agricultural policy," the Secretary said.

## Help for photographers

Can't get any satisfaction with your complaint involving photographic equipment or film processing? Relax. There is someone you can turn to.

Photo Marketing Association (PMA), a trade association representing photo equipment and supply retailers, has come to the rescue. It has created a formalized complaint-handling mechanism designed to provide a fair & speedy resolution to consumer complaints that cannot be resolved at the retailer or manufacturer level.

If you have such a complaint, contact:

Consumer Affairs Dept.  
Photo Marketing Association  
603 Lansing Ave.  
Jackson, MI 49202

Be sure to send copies of all letters, receipts & bills relevant to your problem.

Within 3 days, PMA pledges to contact the parties named in the complaint & to recommend the best possible solution to the problem.

## GI Bill

Under new **Veterans Administration** (VA) rules now in effect, a veteran going to school under the GI Bill who drops a course in midterm or completes a course that does not count toward graduation, may find he has to refund money to the Government. If those courses reduce the veteran's school hours below the level for which he is being paid by the VA—full time, three-quarter time or half time—he will have to make refunds back to the start of the school term unless there are mitigating circumstances.

## Foot doctors

In keeping with its campaign against alleged price fixing by professional groups, **Justice Dept.** filed a civil anti-trust suit in Federal District Court in Chicago against the Illinois Podiatry Society charging it with restricting fee competition. Suit charges that the society & its members have violated Federal anti-trust laws by agreeing to adopt and use so-called "relative-value studies"—or guides—to determine fees for the treatment of specific foot disorders. Justice contends such guides restrain price competition and deprive purchasers of podiatric services of the right to obtain such service at competitive fees. Previous suits have been filed against anesthesiologists, veterinarians, engineers, lawyers, accountants, architects and pharmacists.

## B-r-r-r

We realize that we're not telling you anything new when we point out that for the past few weeks much of the nation has been gripped by some rather adverse weather. It's been downright cold! As a matter of fact, many parts of the country never got above the freezing mark for the entire month of January & the early part of February.

We found out again that the temperature of the air is not always a reliable indicator of just how cold it really is outdoors. Other weather elements such as wind speed, relative humidity & solar radiation (sunshine) also exert an influence. However, for our purpose, we'll concentrate on wind speed. The combination of low temperatures & high wind speeds can be devastating.

The effect the wind speed has on the temperature is, as you know, called the "wind chill" factor. To help you come up with the right answer next winter when someone asks "How cold is it?" here is a chart which will give you the equivalent temperature when the wind speed & air temperature are known.

Since in our little way we are trying to help in the smooth transition to the metric system, the chart describes the Wind Chill Index in the International System of Units (SI), which has been adopted by the US as the new metric language under the "Metric Conversion Act of 1975."

### WIND SPEED (km/h)

		6	10	20	30	40	50	60	70	80	90	100
D R Y	20	20	18	16	14	13	13	12	12	12	12	12
	16	16	14	11	9	7	7	6	6	5	5	5
	12	12	9	5	3	1	0	0	1	1	1	1
	8	8	5	0	-3	-5	-6	-7	-7	-8	-8	-8
B U L B	4	4	0	-5	-8	-11	-12	-13	-14	-14	-14	-14
	0	0	-4	-10	-14	-17	-18	-19	-20	-21	-21	-21
	-4	-4	-8	-15	-20	-23	-25	-26	-27	-27	-27	-27
	-8	-8	-13	-21	-25	-29	-31	-32	-33	-34	-34	-34
T E M P	-12	-12	-17	-26	-31	-35	-37	-39	-40	-40	-40	-40
	-16	-16	-22	-31	-37	-41	-43	-45	-46	-47	-47	-47
	-20	-20	-26	-36	-43	-47	-49	-51	-52	-53	-53	-53
	-24	-24	-31	-42	-48	-53	-56	-58	-59	-60	-60	-60
P E R A T U R E	-28	-28	-35	-47	-54	-59	-62	-64	-65	-66	-66	-66
	-32	-32	-40	-52	-60	-65	-68	-70	-72	-73	-73	-73
	-36	-36	-44	-57	-65	-71	-74	-77	-78	-79	-79	-79
	-40	-40	-49	-63	-71	-77	-77	-80	-83	-85	-86	-86
	-44	-44	-53	-68	-77	-83	-87	-89	-91	-92	-92	-92
	-48	-48	-58	-73	-82	-89	-93	-96	-98	-99	-99	-99
	-52	-52	-62	-78	-88	-95	-99	-102	-104	-105	-105	-105
	-56	-56	-67	-84	-94	-101	-105	-109	-111	-112	-112	-112
	-60	-60	-71	-89	-99	-107	-112	-115	-117	-118	-118	-118

(°C)

For the diehards who aren't that interested in metric conversion, here are the formulas you'll need to convert from the metric measure: To get miles, multiply kilometers by 0.6; to get Fahrenheit, multiply Celsius by 9/5 and add 32.

## Federal funds for students

Federal Government sponsors a number of grants, scholarships & fellowships for students in a variety of academic & professional studies. These funds are awarded by various Federal supported foundations & Federal agencies. CONSUMER NEWS has compiled a list of programs for which students can apply directly to a Federal agency. However, Federal Government sponsors many more grant programs that can only be applied for or awarded through colleges, universities or vocational schools. Therefore, students seeking financial assistance should also check with these institutions about the availability of funds.

One of the newest scholarships, the **Harry S. Truman Scholarship Foundation**, will announce its first scholarships this spring. Outstanding college students who intend to prepare for a career in public service are eligible to become Truman Scholars. Scholarships cover costs for tuition, fees, books & room & board up to a maximum of \$5,000 a year. A scholarship will be awarded to one applicant in each state, plus one applicant in District of Columbia & Puerto Rico & one applicant from the combined areas of Guam, Virgin Islands, American Samoa & the Trust Territory of the Pacific Islands. Apply by Dec. 15 of each year for awards commencing the following academic year. Contact Harry S. Truman Scholarship Foundation, 712 Jackson Place NW, Washington, DC 20006; phone: 202-395-4831.

**Office of Education (OE)** has several programs that provide financial assistance for students. For instance, the Basic Grants Program is available for undergraduate students attending institutions of higher education & who are enrolled at least on a half-time basis. Amounts of basic grants cannot exceed half the total cost of attending an educational institution, or half of the amount of need if that figure is less than total educational costs. Most students qualifying for basic grants are eligible for 4 years with a maximum of \$1,400 a year. Institution that the student is attending—or wishes to attend—is responsible for calculating the amounts of grants & for dispersing funds on behalf of OE. High school guidance counselors or financial aid directors at colleges & universities can furnish additional information & applications. Contact Peter K.U. Voist, Director, Division of Basic & State Student Grants, Office of Education, Washington, DC 20202; phone: 202-245-2835.

OE also operates the Public Service Education Program, which provides up to 500 fellowships annually for graduate students intending to pursue a public service career. Fellows must demonstrate a serious intent to enter public service, maintain satisfactory academic records, devote full time to their studies & not engage in unrelated employment. Fellowships are awarded for one year only and are worth an estimated \$6,500. OE grants funds to educational institutions, which in turn awards fellowship to students. Inquiries & applications should be made directly to institutions students wish to attend. However, OE can furnish names of schools offering fellowships after grants are awarded to the schools—sometime in May. Contact Dr. Donald N. Bigelow, Chief, Graduate Training Branch, Office of Education, Washington, DC 20202; phone: 202-245-9808.

OE also provides fellowships for American Indian students who are attending or who have been accepted for full time graduate study at colleges & universities, & who are intending to earn degrees in engineering, medicine, law, business, forestry or certain other fields. Students may be awarded fellowships for as many as 4 years, but fellowships must be renewed annually, based on Congressional appropriations & satisfactory academic performance. Application deadline for 1977 has not been announced, but it is expected to be set some time this spring. For information contact Patricia Wagner, Office of Indian Education, Office of Education, Washington, DC 20202; phone: 202-245-7525.

In addition, **Interior Dept.** has a higher education grant program for Indian students. Grants may be used for tuition, fees, textbooks & miscellaneous expenses. Grants range from \$100 to \$2,000 a year. Funds may be renewed annually through undergraduate & graduate levels if student maintains acceptable academic standing. Application deadline is April 1. Applicants must be (1) at least one-fourth Indian, Eskimo or Aleut blood; (2) of a tribe being served by the **Bureau of Indian Affairs**; (3) enrolled or accepted for enrollment by an accredited college; & (4) financially in need. For information contact William G. Demmert Jr., Office of Indian Programs, Interior Dept., Washington, DC 20245; phone: 202-343-2175.

**State Dept's Bureau of Educational & Cultural Affairs** sponsors an educational exchange program for graduate students (Fulbright-Hays Program) designed to give US students the opportunity to live & study in a foreign country for an academic year, with possible renewals or extensions. Grants are of 2 types: (1) full grants covering educational costs, travel expenses, orientation programs & insurance; (2) travel grants to supplement foreign study grants awarded from other programs which do not cover travel expenses. Applicants must be US citizens at the time of application & usually must hold a BA degree (but not a doctorate degree) before the beginning date of the grant. Applicants must have received the majority of their high school & undergraduate college training at educational institutions in the US & must have sufficient foreign language proficiency to communicate with the people of the host country. Interested students should contact the Fulbright-Hays advisor on campus. Others should contact Institute of International Education, 809 United Nations Plaza, New York, NY 10017; phone: 212-883-8200. Ask for a copy of the annual announcement: "Grants for Graduate Study Abroad."



## Recalls

• **PRETZELS—Food & Drug Administration (FDA)** announces recall of 19,000 cases of various shapes & sizes of pretzels under the following brand names: (1) Pepperidge Farm (Thin Sticks, Nugget Style, Dutch Style, Tiny Twists, Cheese Twigs, Plain Gems, Cheese Gems; (2) Billy's (Thin Bretzels, Dutch Style Bretzels, Thin Bretzel Stix, Bald-ee Bretzels, X-Salty Special, Gems, Cheese Flavored Gems). Above brands were distributed nationwide. Following brand was distributed in Pennsylvania: Snyder's of Hanover Guest Quality Brand (Pretzels Nibblers, Special Pretzels, Pretzel Logs). Following brand was distributed in Ohio & Michigan: Cain's Brand (Pretzel Stix, Pretzel Twists, Dutch Pretzels, Tiny Twist Pretzels). Following brand was distributed in Pennsylvania & Maryland: Dutch Valley Brand (Pretzel Gems). Following brand was distributed in Maryland, District of Columbia, Pennsylvania, Delaware, New Jersey, New York, Connecticut & Massachusetts: Crouthamel's Prize Brand (Thin Pretzels, Tiny Thin Pretzels, Stick Pretzels, Dutch Style Pretzels). Recalled by manufacturer (Pepperidge Farm Inc., Norwalk, CT). Reason for recall: Sodium hydroxide (lye) present in some of packages which may cause mouth &/or esophageal burns.

• **TIRES**—One of the largest tire recalls since the **National Highway Traffic Safety Administration (NHTSA)** has had compliance requirements is being made by the Firestone Tire and Rubber Co. About 400,000 Steel Belted Radial 500 passenger car tires in sizes HR78-14 and HR78-15 are being recalled.

The tires, produced during late 1973 and early 1974, are being recalled

because some included in sample tests by NHTSA failed to meet the compliance test for high speed requirements. Tires being recalled in size HR 78-14 carry the serial numbers: VDMCFNJ, VDMCFNR, VDMCFN5 or VDMCFNK followed by the digits 024, 054, 064, 074, 104, 114, 124, 134, 144, 154, 413, 423, 433, 443, 453, 463, 473 or 483. Tires being recalled in size HR 78-15 carry the serial numbers: VDVYFNJ, VDVYFNR, VDVYFN5 or VDVYFNK followed by the same digits as in the HR78-14 series. These tires will be replaced, mounted and balanced by a Firestone dealer at no charge.

• **FLUORESCENT LIGHTS—Consumer Product Safety Commission (CPSC & Eltrinic Corp., NY,** announce recall of 20,000 fluorescent under-the-cabinet light fixtures imported from Taiwan. CPSC said tests indicate the lights contain a defect capable of causing electric shock to users although no known injuries have been associated with the product. Lights sold for \$6 & were sold in Louisiana, New Jersey, New York, Ohio, Pennsylvania, Vermont & Wisconsin. They are packaged in a blue box & marked style number La-1 & consist of a 15 watt, 45.7 centimeter (18 inches) Fluorescent bulb & a cord with 2-prong plug attached.

Consumers should not use the lights, but should return them to the place of purchase for a full refund.

• **MICROWAVE OVENS—Food & Drug Administration (FDA)** announces recall of 36,000 General Electric microwave ovens because door seals on the ovens can deteriorate with use & result in leakage of microwave radiation above that permitted by FDA's standards. Ovens being recalled are GE models

## Calendar

MARCH, 1977						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

APRIL, 1977						
S	M	T	W	T	F	S
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
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30						

### Consumer organizations

Consumer Affairs Seminars, sponsored by Conference of Consumer Organizations (COCO), will be March 14 & 15 at Doubletree Inn, Tucson, AZ. Seminars will be "Consumerism: Where the Action Is," "Consumer Complaints & Protection" & "Consumer Representation." Seminars are primarily for representatives of consumer organizations, business, industry & government, but others may attend. Contact: Dr. Currin V. Shields, Box 4277, Tucson, AZ 85717; phone: 602-884-2945.

J845001, 45002, 45003, 85001, 85002 & 85003; & GE Hotpoint's "Versatronic" & Cook Center" combination thermal microwave units with the following model numbers: RE 747001, 747002 & 747003. They were all manufactured from November 1973 through October 1975. GE is in the process of locating the owners of the ovens & will make necessary repairs at no cost to the owners. In the meantime, FDA sees no danger from consumer use of the ovens until the repairs are made.

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